

MANUFACTURER SECTOR
ISSUER SECTOR
ISSUER PREPARATION SECTOR
FUND INFORMATION SECTOR
FUND INFORMATION BACKUP SECTOR
CARD VERIFICATION KEY SECTOR
CARD SECRET KEY SECTOR

FIG. 2

USER SECTOR

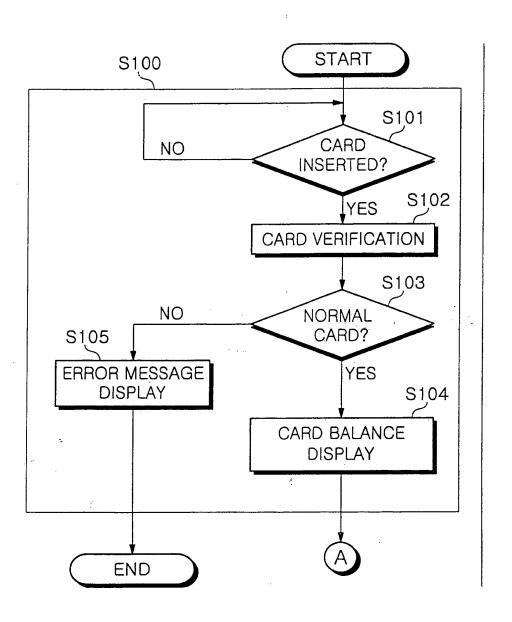


FIG. 3A

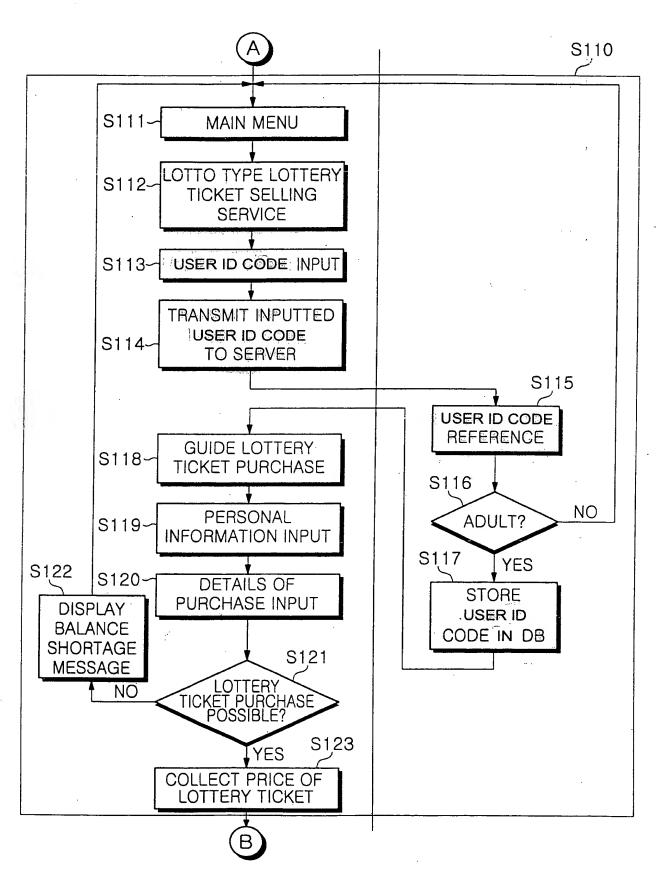


FIG. 3B

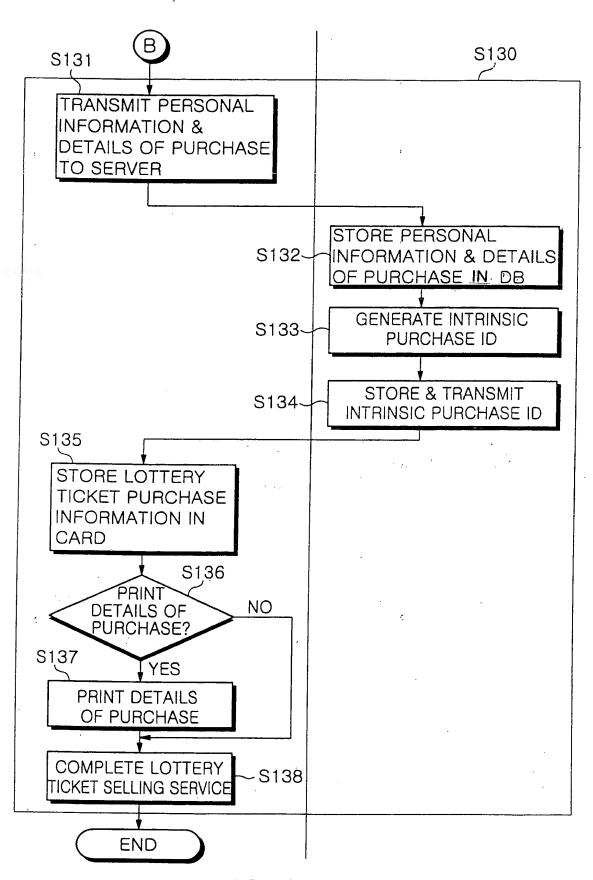
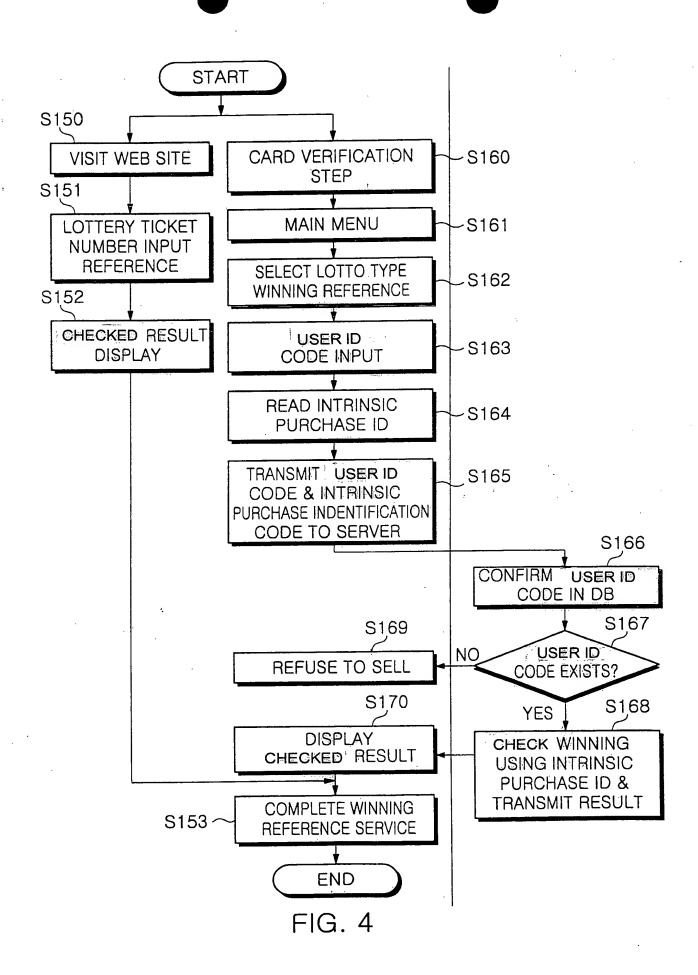


FIG. 3C



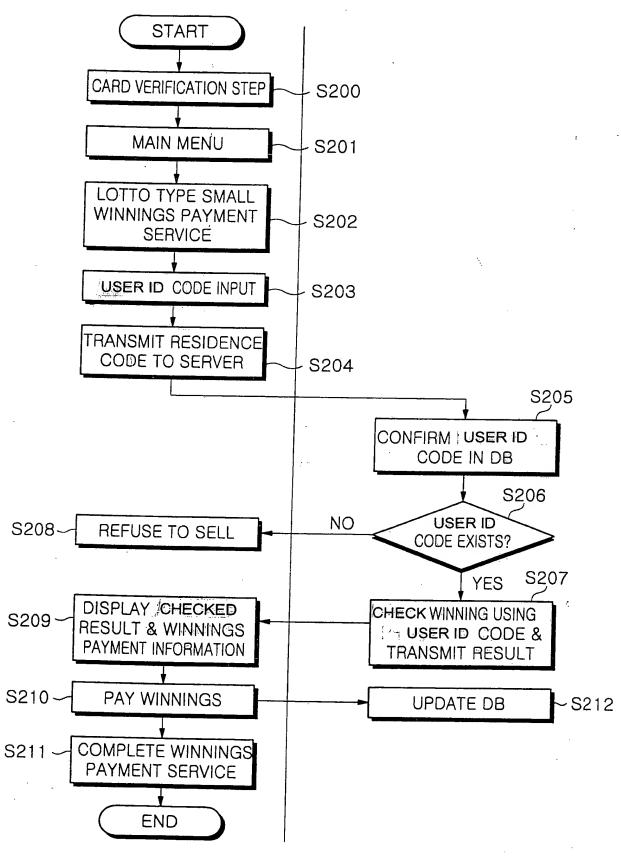


FIG. 5

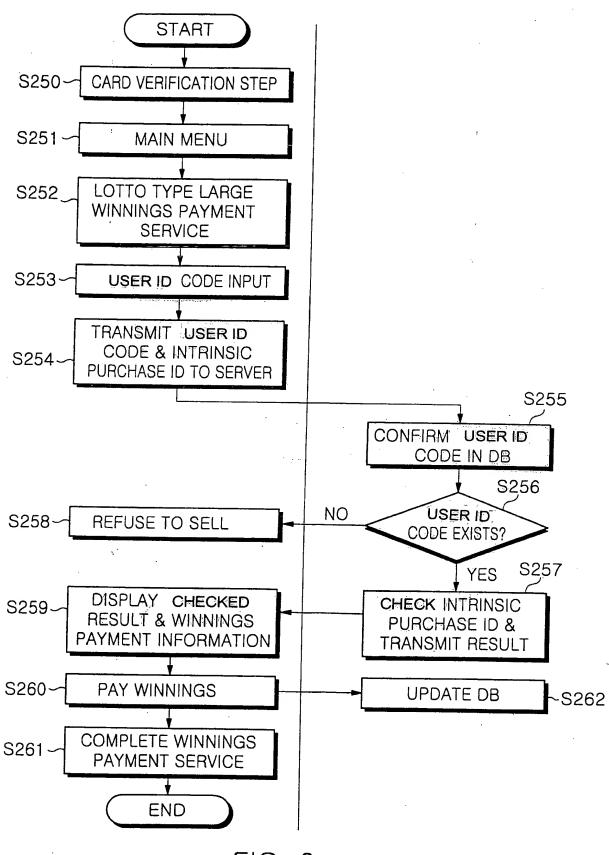


FIG. 6

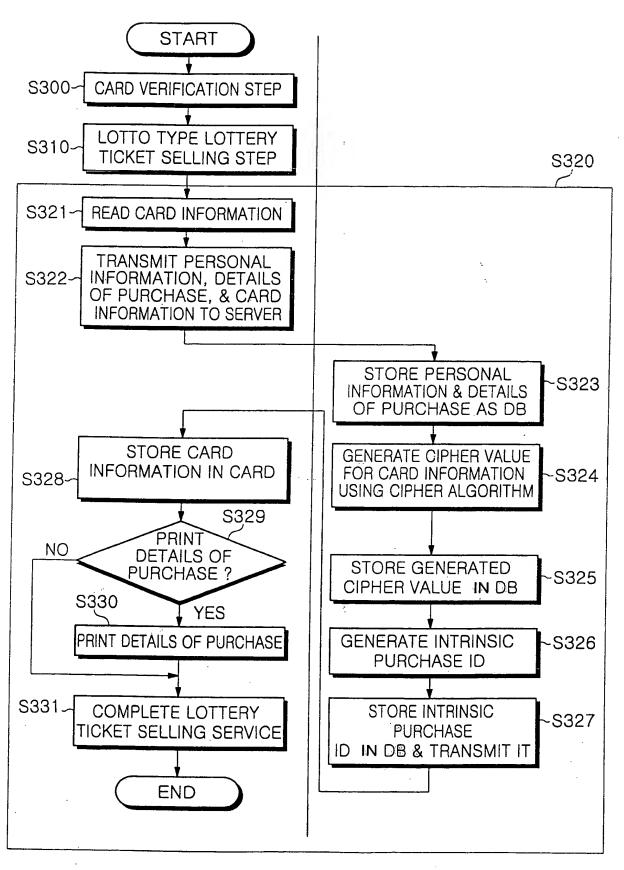
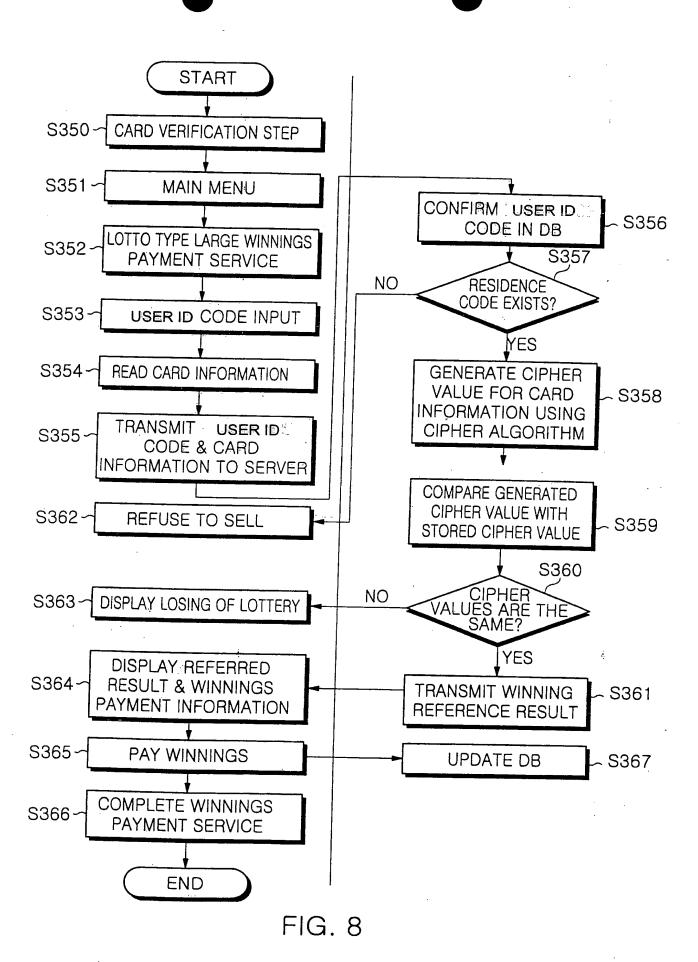


FIG. 7



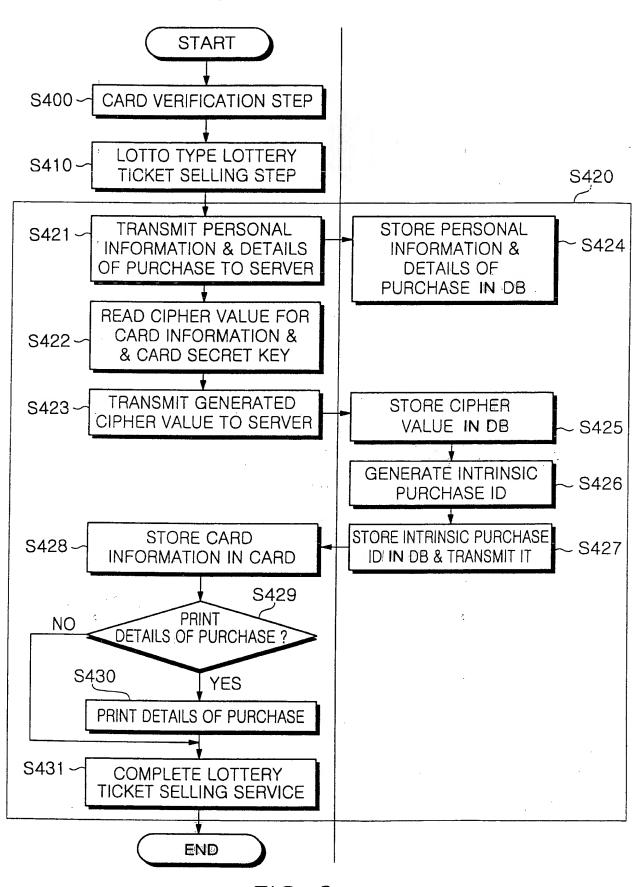


FIG. 9

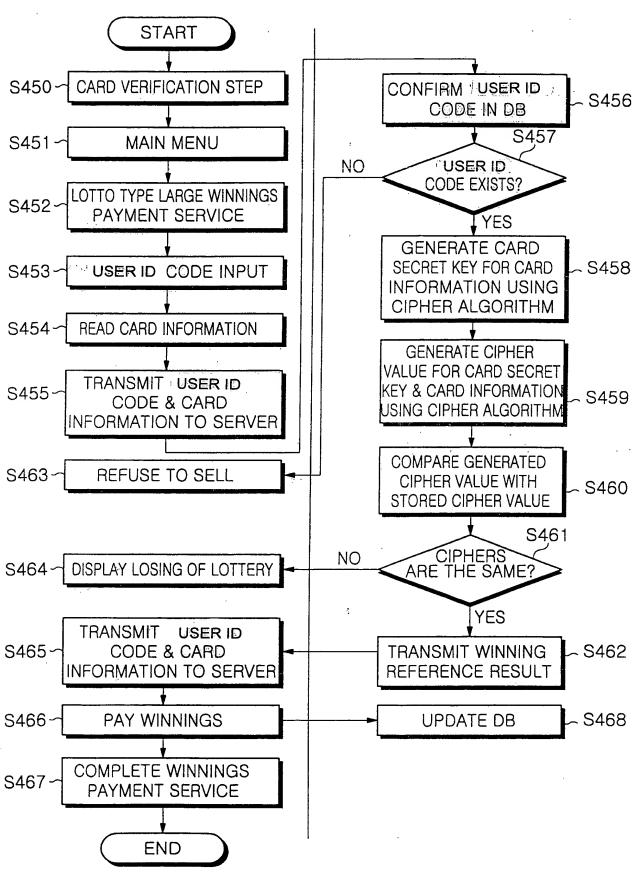


FIG. 10

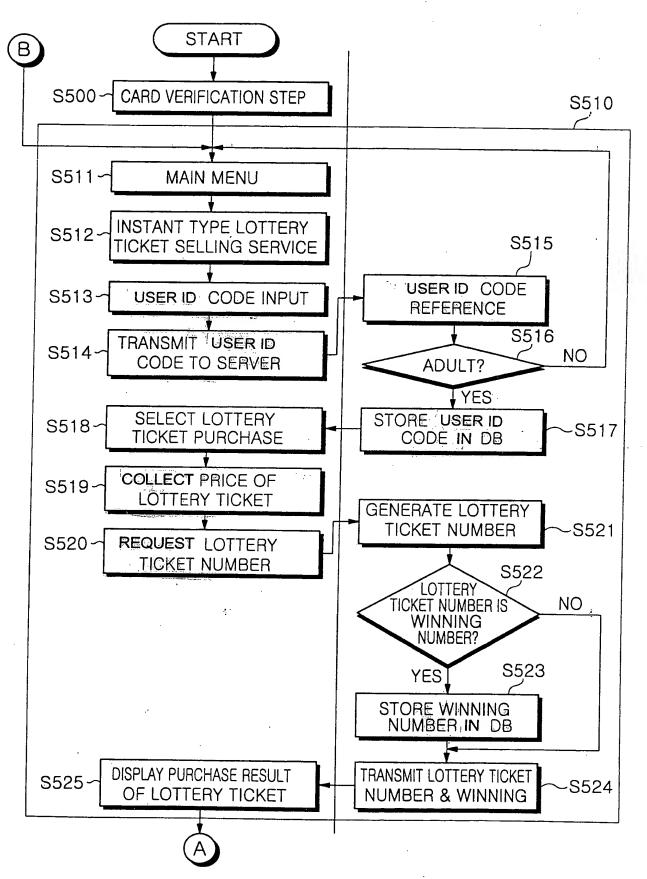


FIG. 11A

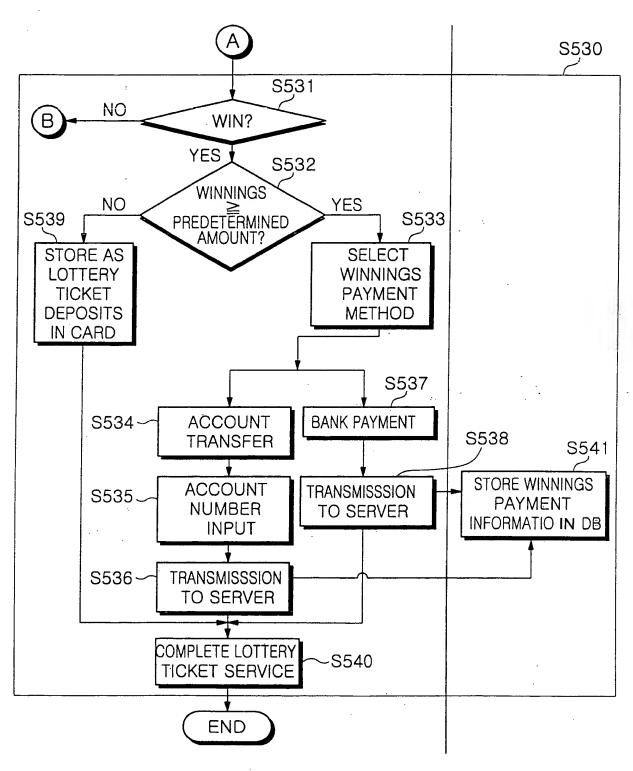
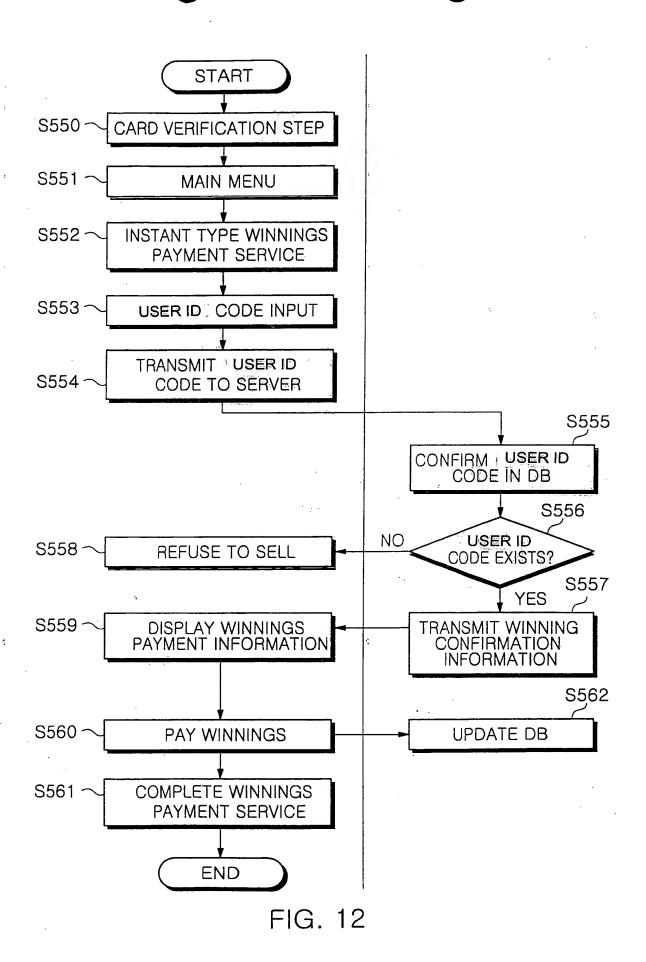
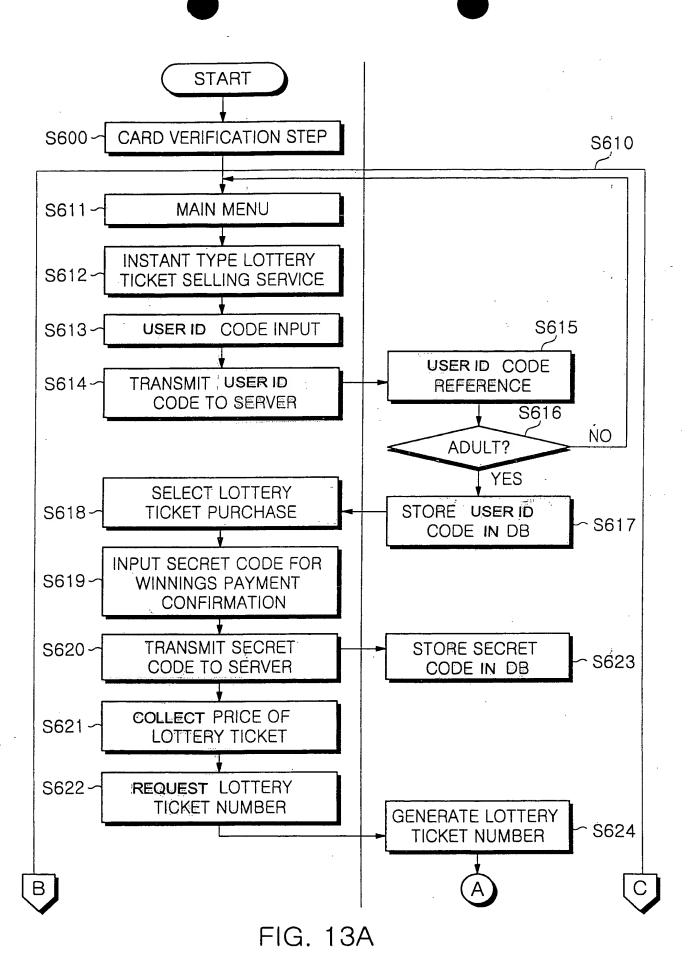


FIG. 11B





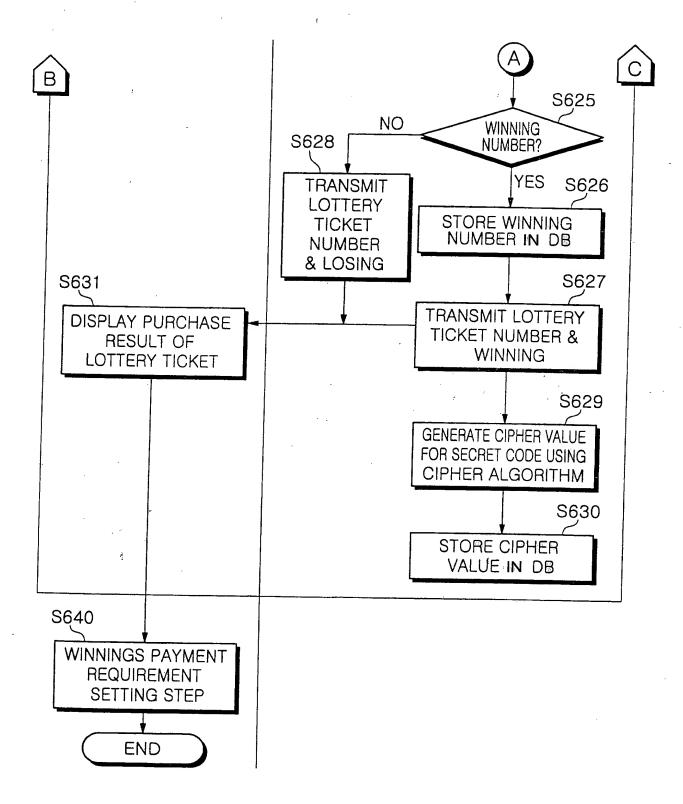


FIG. 13B

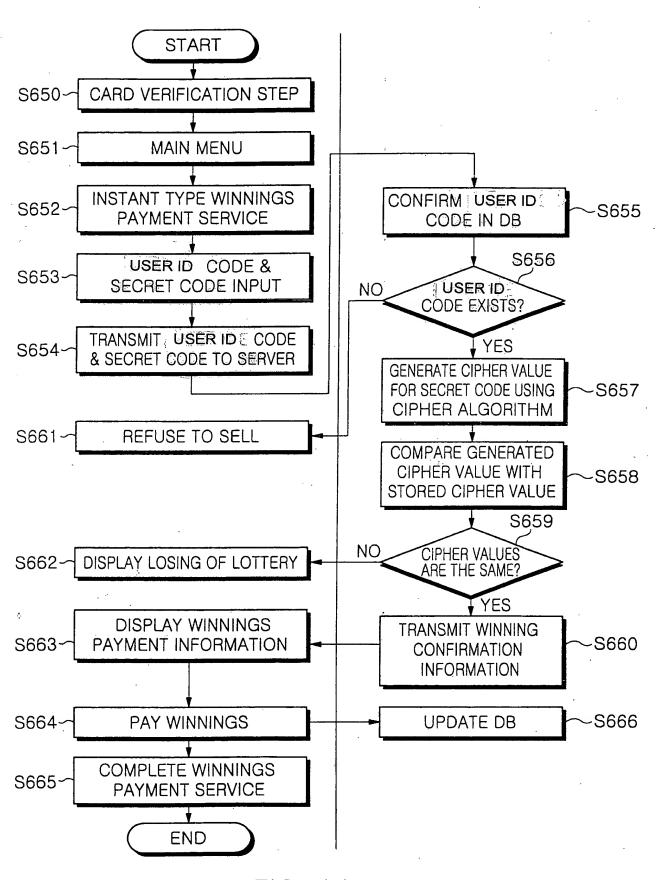


FIG. 14

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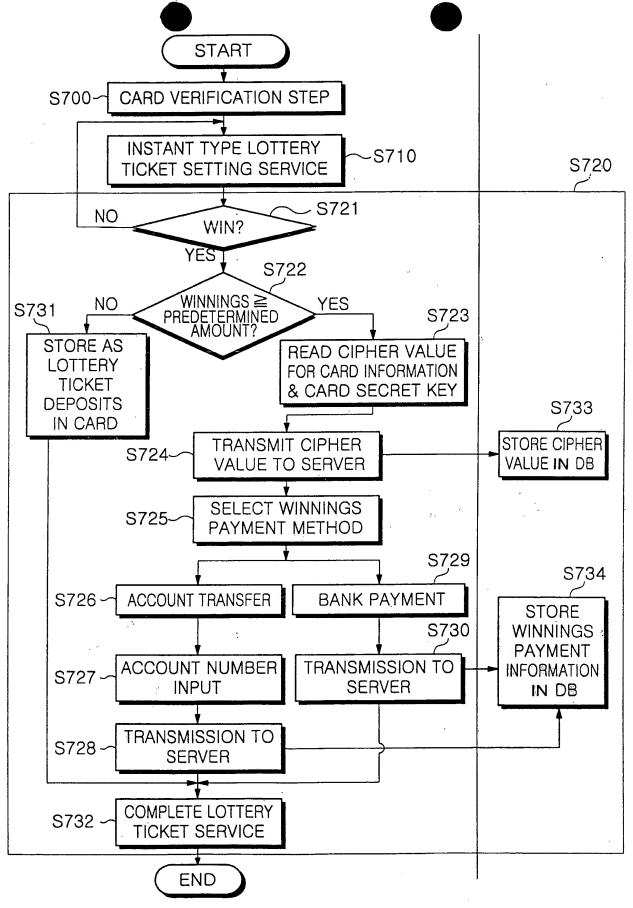


FIG. 15

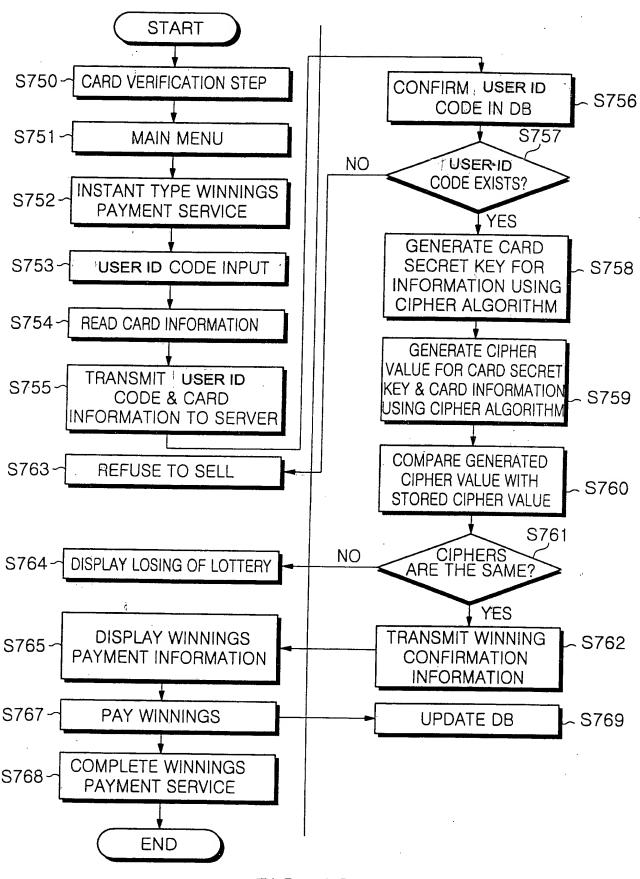


FIG. 16

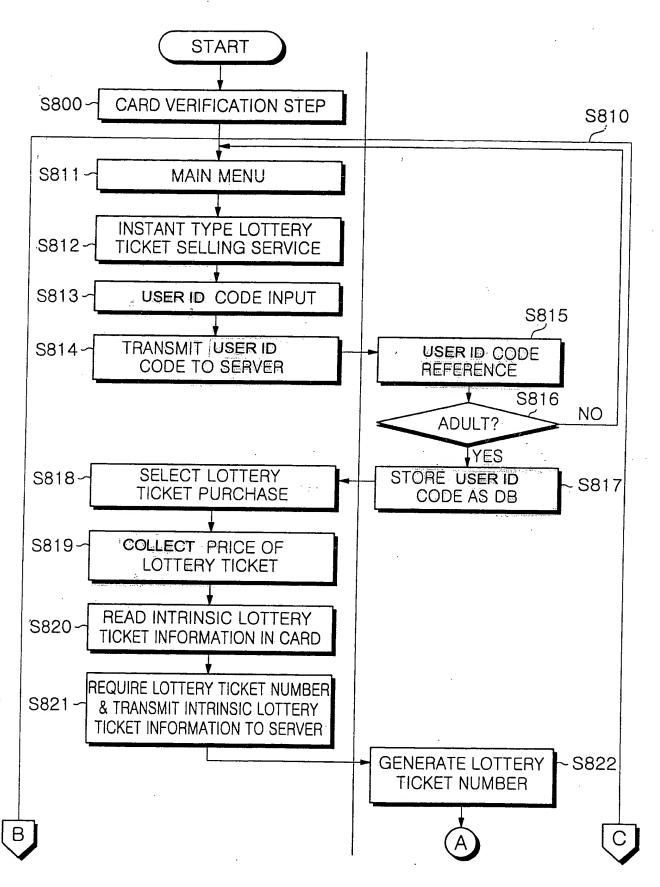


FIG. 17A

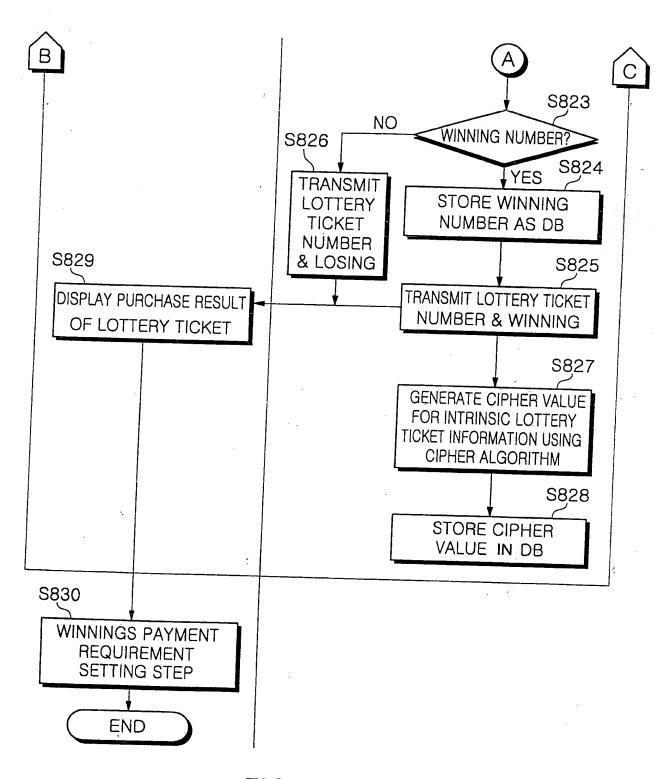


FIG. 17B

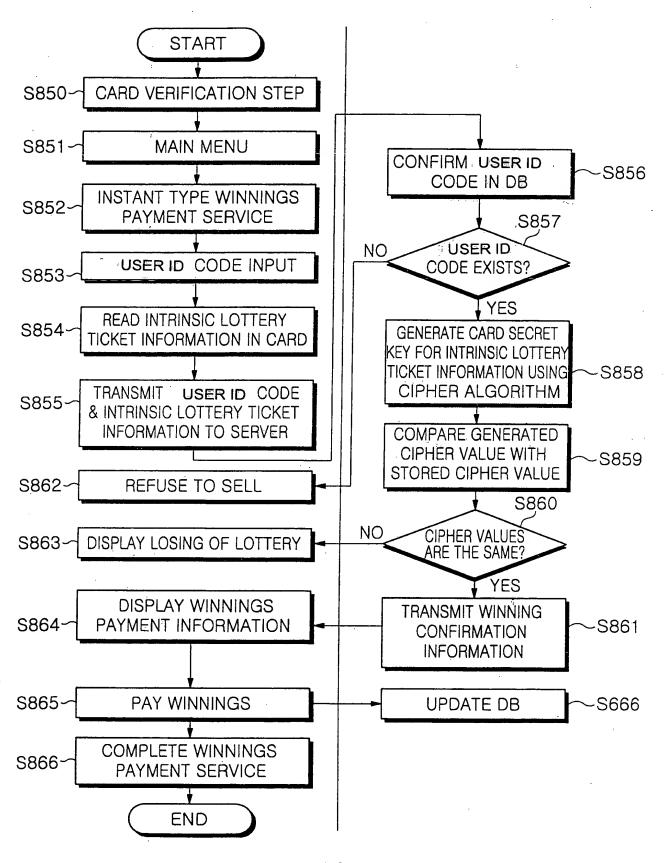


FIG. 18

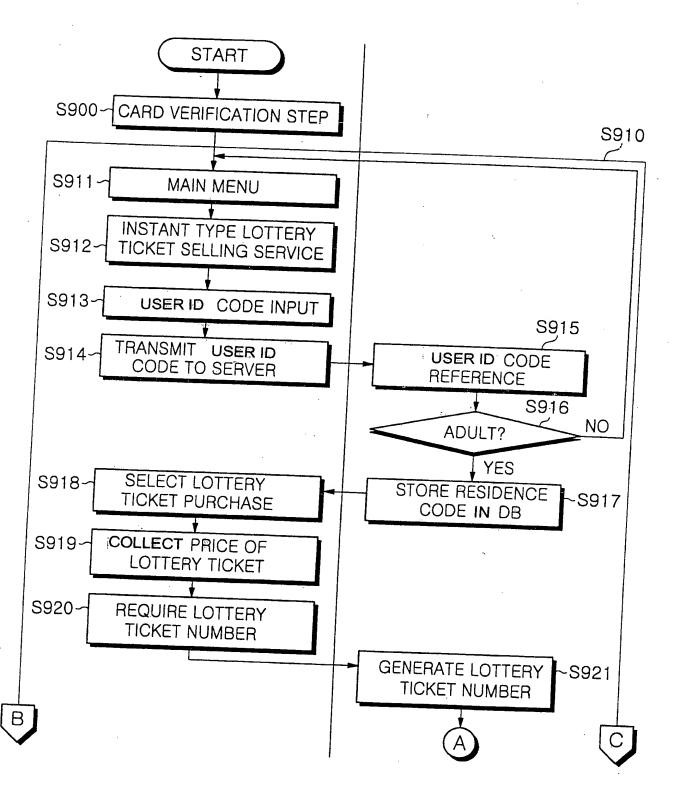


FIG. 19A

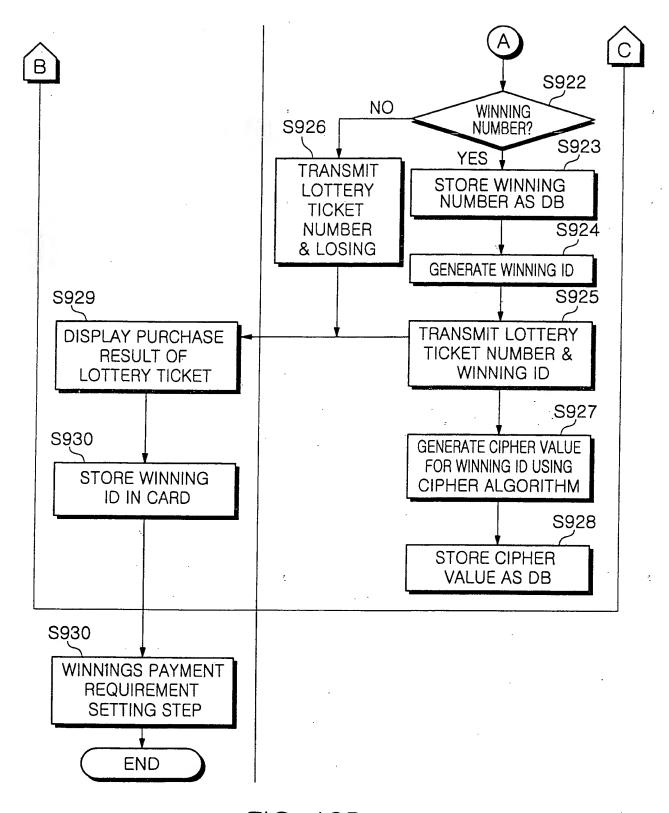


FIG. 19B

